PATENT PATENT

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Alexandria, VA 22313-1450

on May 19, 2005

TOWNSEND and TOWNSEND and CREW LLP

Ncole M. Wartell

Attorney Docket No.: 020375-002910US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Stephen Chin

Application No.: 10/045,313

Filed: October 24, 2001

For: INTERNET-BASED MONETARY

PAYMENT SYSTEM

Examiner: Dass, Harish T.

Art Unit: 3628

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT UNDER 37

CFR §1.97 and §1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. The references are U.S. Patents, therefore copies are not enclosed per 1287 OG 163.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and

appear among the "references cited" on any patent to issue therefrom.

05/24/2005 WASFAW1 00000021 201430 10045313

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PATENT

Stephen Chin

Application No.: 10/045,313

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As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

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PMB:nmb

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known					
Application Number	10/045,313				
Filing Date	October 24, 2001				
First Named Inventor	Chin, Stephen				
Art Unit	3628				
Examiner Name	Dass, Harish T.				
Attorney Docket Number	020375-002910US				

U.S. PATENT DOCUMENTS+					
		Document Number			
Examiner Initials*	Cite No.1	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1	US-5,326,960	07-05-1994	Tannenbaum	
	A2	US-5,350,906	09-27-1994	Brody et al.	
	A3				

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Dublication Bata	Name of Patentee or	Pages, Columns, Lines, Where Relevant	
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T ⁶
	B1							
	B2							
-	B3							

Examiner Signature	Date Considered	